

Institution	Sub S	City	Total Assets \$	YTD Net Income \$	ROAA (%)	ROAE (%)	NIM (%)	Leverage Ratio (%)	Total RBC (%)	Liquidity (%)	YTD Provision \$	YTD Recoveries \$	YTD C/O's \$	ALLL/ Loans (%)	NPAs/ Assets (%)
<b>State Summary</b>															
North - Total/Average			15,269,903	49,855	1.07	10.16	4.14	10.86	18.88	23.44	4,189	1,902	5,171	0.83	0.30
East - Total/Average			3,925,467	12,864	1.45	13.57	4.58	11.86	26.67	31.69	1,644	739	927	1.43	0.88
Atlanta Metro - Total/Average			21,397,785	69,952	1.09	10.35	4.10	10.64	16.65	24.74	3,022	2,188	3,003	1.01	0.96
Central - Total/Average			4,141,514	11,346	0.95	8.01	4.30	11.34	17.57	21.81	508	241	874	1.48	1.47
Southwest - Total/Average			24,369,431	81,343	1.08	9.71	4.18	11.21	20.14	22.69	6,469	3,813	8,844	0.91	0.92
Southeast - Total/Average			6,347,527	22,629	1.21	9.73	4.35	12.79	23.20	29.75	2,305	3,240	2,828	1.80	1.41
State Total			75,451,627	247,989	1.14	10.26	4.27	11.45	20.52	25.69	18,137	12,123	21,647	1.05	0.88
<b>North</b>															
<b>Chattanooga, TN-GA (Metro)</b>															
American Commerce Bank, National Association	No	Bremen	310,468	843	1.09	10.61	3.91	10.43	14.00	13.82	160	2	38	1.48	0.61
Bank of LaFayette, Georgia	No	Lafayette	277,992	604	0.88	7.80	3.16	12.49	44.39	26.54	-	8	39	0.93	1.10
Bank of Dade	Yes	Trenton	110,534	424	1.54	15.65	4.01	10.69	24.19	34.10	-	125	17	1.16	0.61
Citizens Bank & Trust, Inc.	No	Trenton	102,980	266	1.07	9.60	4.67	11.50	21.41	28.45	3	1	40	1.62	0.42
<b>Total/Average</b>			801,974	2,137	1.15	10.92	3.94	11.28	26.00	25.73	163	136	134	1.35	0.75
<b>Dalton, GA (Metro)</b>															
First Bank	No	Dalton	383,731	1,210	1.29	14.83	4.40	8.90	11.88	21.19	244	54	488	1.76	0.69
First National Community Bank	No	Chatsworth	162,714	427	1.05	7.49	4.15	13.10	20.74	23.12	18	312	14	1.68	1.59
<b>Total/Average</b>			546,445	1,637	1.17	11.16	4.28	11.00	16.31	22.16	262	366	502	1.74	0.96
<b>Rome, GA (Metro)</b>															
Greater Community Bank	Yes	Rome	207,906	659	1.36	13.39	4.68	10.19	12.93	21.22	104	16	39	1.09	0.38
River City Bank	No	Rome	160,640	348	0.86	7.99	4.05	10.83	16.28	28.49	-	97	-	1.11	0.08
Heritage First Bank	Yes	Rome	137,117	333	0.99	9.13	5.15	11.05	14.20	13.21	58	5	3	0.96	0.84
<b>Total/Average</b>			505,663	1,340	1.07	10.17	4.63	10.69	14.47	20.97	162	118	42	1.06	0.41
<b>Other</b>															
United Community Bank	No	Blairsville	12,479,826	42,732	1.37	10.98	4.09	10.40	14.04	20.19	3,569	1,230	4,361	0.73	0.20
SouthCrest Bank, N.A.	No	Atlanta	540,985	1,186	0.87	9.02	3.79	9.52	14.20	17.34	-	48	122	0.94	1.02
Southern Bank & Trust	No	Clarksville	205,114	606	1.22	13.63	4.38	9.22	13.27	19.65	-	-	6	1.37	0.54
North Georgia National Bank	No	Calhoun	131,337	144	0.44	4.10	3.72	11.11	19.94	20.11	30	4	4	1.31	0.54
Southeast First National Bank	No	Summerville	58,559	73	0.50	4.21	2.60	12.02	32.17	47.27	3	-	-	1.52	0.28
<b>Total/Average</b>			13,415,821	44,741	0.88	8.39	3.72	10.45	18.72	24.91	3,602	1,282	4,493	0.75	0.24
<b>North - Total/Average</b>			<b>15,269,903</b>	<b>49,855</b>	<b>1.07</b>	<b>10.16</b>	<b>4.14</b>	<b>10.86</b>	<b>18.88</b>	<b>23.44</b>	<b>4,189</b>	<b>1,902</b>	<b>5,171</b>	<b>0.83</b>	<b>0.30</b>

Institution	Sub S	City	Total Assets \$	YTD Net Income \$	ROAA (%)	ROAE (%)	NIM (%)	Leverage Ratio (%)	Total RBC (%)	Liquidity (%)	YTD Provision \$	YTD Recoveries \$	YTD C/O's \$	ALLL/ Loans (%)	NPAs/ Assets (%)
<b>East</b>															
<b>Athens-Clarke County, GA (Metro)</b>															
First American Bank and Trust Company	No	Athens	545,021	1,692	1.25	11.69	3.60	11.00	17.88	21.65	227	6	-	1.42	0.45
Oconee State Bank	No	Watkinsville	346,145	548	0.63	7.08	3.67	9.19	12.81	8.96	143	2	10	1.02	0.19
First Madison Bank & Trust	No	Athens	243,692	1,191	1.92	15.82	4.60	12.05	17.72	15.31	-	1	-	3.18	0.00
Commercial Bank	Yes	Crawford	184,161	1,155	2.53	23.84	4.62	11.03	16.41	17.12	120	19	16	1.92	0.62
<b>Total/Average</b>			<b>1,319,019</b>	<b>4,586</b>	<b>1.58</b>	<b>14.61</b>	<b>4.12</b>	<b>10.82</b>	<b>16.21</b>	<b>15.76</b>	<b>490</b>	<b>28</b>	<b>26</b>	<b>1.77</b>	<b>0.32</b>
<b>Gainesville, GA (Metro)</b>															
Peach State Bank & Trust	No	Gainesville	231,556	494	0.88	8.64	4.48	10.31	14.96	21.52	75	12	66	1.27	0.15
First Century Bank, National Association	No	Gainesville	154,459	1,137	2.71	28.70	5.96	9.49	62.41	80.03	339	276	185	6.46	0.14
<b>Total/Average</b>			<b>386,015</b>	<b>1,631</b>	<b>1.80</b>	<b>18.67</b>	<b>5.22</b>	<b>9.90</b>	<b>38.69</b>	<b>50.78</b>	<b>414</b>	<b>288</b>	<b>251</b>	<b>1.73</b>	<b>0.14</b>
<b>Other</b>															
Pinnacle Bank	Yes	Elberton	972,448	2,963	1.24	11.12	4.62	9.42	12.15	27.01	450	362	211	1.01	0.63
Northeast Georgia Bank	Yes	Lavonia	474,254	1,779	1.51	14.76	3.62	11.00	19.30	28.74	32	11	48	1.18	0.57
F&M Bank	No	Washington	262,969	710	1.07	6.47	4.21	16.84	27.98	25.59	36	11	315	1.52	1.03
Bank of Madison	No	Madison	225,595	577	1.04	7.91	4.08	13.71	18.88	21.93	45	2	1	1.41	2.27
First Covenant Bank	No	Commerce	136,384	83	0.25	1.70	5.10	14.17	27.78	50.96	102	1	6	1.20	8.32
Farmers State Bank	Yes	Lincolnton	125,135	544	1.85	10.81	5.68	17.44	26.61	22.77	75	36	69	1.21	1.34
Elberton Federal Savings & Loan Association	No	Elberton	23,648	(9)	(0.15)	(0.73)	3.51	21.36	43.18	22.80	-	-	-	0.22	1.04
<b>Total/Average</b>			<b>2,220,433</b>	<b>6,647</b>	<b>0.97</b>	<b>7.43</b>	<b>4.40</b>	<b>14.85</b>	<b>25.13</b>	<b>28.54</b>	<b>740</b>	<b>423</b>	<b>650</b>	<b>1.14</b>	<b>1.35</b>
<b>East - Total/Average</b>			<b>3,925,467</b>	<b>12,864</b>	<b>1.45</b>	<b>13.57</b>	<b>4.58</b>	<b>11.86</b>	<b>26.67</b>	<b>31.69</b>	<b>1,644</b>	<b>739</b>	<b>927</b>	<b>1.43</b>	<b>0.88</b>

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<b>Atlanta Metro (Excludes Suntrust)</b>															
RBC Bank (Georgia), National Association	No	Raleigh	4,935,748	19,782	1.59	21.17	2.66	7.87	26.38	79.26	777	46	589	0.54	0.10
Fidelity Bank	No	Atlanta	4,785,443	6,768	0.57	5.74	3.56	9.00	13.08	9.12	936	611	1,542	0.85	1.46
Metro City Bank	No	Doraville	1,488,463	8,751	2.39	20.78	4.26	11.21	17.90	11.12	-	121	239	0.57	0.53
United Bank	Yes	Zebulon	1,413,616	8,459	2.44	24.73	3.87	10.40	19.22	35.25	(141)	261	120	1.80	0.35
Piedmont Bank	No	Peachtree Corners	1,011,445	3,823	1.57	14.44	4.50	10.12	12.01	11.93	363	2	-	0.90	0.65
First IC Bank	No	Doraville	563,067	2,817	2.13	15.35	4.66	14.17	16.68	15.71	180	790	42	1.27	0.60
Heritage Bank	No	Jonesboro	557,724	1,140	0.86	9.45	4.49	9.11	10.91	8.87	213	2	9	1.22	0.79
Quantum National Bank	Yes	Suwanee	498,452	3,669	3.07	26.93	5.28	11.52	14.55	12.31	54	8	-	1.07	0.11
Georgia Banking Company	No	Sandy Springs	434,954	130	0.15	1.28	3.70	11.23	18.90	4.57	37	3	-	1.10	1.86
Touchmark National Bank	No	Alpharetta	422,732	1,375	1.33	11.57	3.01	11.72	21.13	14.34	-	-	-	1.41	1.21
Citizens Trust Bank	No	Atlanta	403,920	1,051	1.04	9.67	3.99	10.85	15.71	13.52	-	18	53	0.61	0.63
PromiseOne Bank	Yes	Duluth	391,090	2,782	2.82	21.35	4.51	13.01	18.41	20.23	3	-	-	1.10	0.25
Community Bank of Pickens County	No	Jasper	352,595	1,372	1.56	14.17	4.18	11.25	16.50	16.85	-	1	221	1.13	1.73
Vinings Bank	No	Smyrna	329,116	473	0.60	7.00	3.24	8.89	13.44	24.56	-	1	-	1.02	0.58
Peoples Bank & Trust	No	Buford	326,333	857	1.07	10.90	3.62	10.19	18.33	43.70	-	7	-	0.98	3.21
Citizens Bank of Georgia	No	Cumming	321,648	1,036	1.31	13.17	3.87	10.60	16.33	37.72	-	2	37	1.41	0.24
Affinity Bank	No	Atlanta	318,408	577	0.75	7.27	3.24	9.70	11.62	13.31	83	14	-	1.17	0.55
American Commerce Bank, National Association	No	Bremen	310,468	843	1.09	10.61	3.91	10.43	14.00	13.82	160	2	38	1.48	0.61
Newton Federal Bank (MHC)	No	Covington	309,909	212	0.27	1.39	4.04	19.78	30.02	20.39	9	149	41	1.74	0.69
First National Bank of Griffin	No	Griffin	280,567	444	0.65	9.23	3.73	6.50	12.36	47.33	38	8	11	1.21	0.45
Gwinnett Community Bank	No	Duluth	225,214	449	0.79	21.10	4.02	4.52	7.06	20.42	17	15	4	1.15	5.96
Cornerstone Bank	No	Atlanta	219,157	(72)	(0.13)	(1.39)	3.82	9.63	17.04	20.22	110	8	-	1.95	3.26
Century Bank of Georgia	No	Cartersville	194,736	623	1.31	11.56	4.11	11.43	20.63	37.19	-	9	3	1.59	0.20
Georgia Primary Bank	No	Atlanta	192,330	430	0.89	7.43	4.06	11.89	14.67	22.32	-	24	22	1.36	0.18
WestSide Bank	No	Hiram	135,043	252	0.76	8.40	5.12	9.07	13.81	24.73	-	-	-	1.41	8.94
Liberty First Bank	Yes	Monroe	133,503	321	0.98	8.90	4.00	11.05	15.90	28.30	14	1	-	1.21	0.93
Northside Bank	No	Adairsville	129,943	(24)	(0.07)	(0.88)	4.38	8.44	12.90	22.79	30	-	-	1.26	2.89
Signature Bank of Georgia	No	Sandy Springs	120,276	8	0.03	0.18	3.89	14.98	22.70	35.28	32	2	-	0.93	5.30
Embassy National Bank	No	Lawrenceville	112,900	743	2.73	17.09	5.36	16.32	21.88	36.67	-	-	-	2.01	0.45
Bank of Monticello	Yes	Monticello	107,604	422	1.58	15.45	4.33	10.54	17.84	20.21	37	76	18	0.90	1.39
Legacy State Bank	No	Loganville	104,248	374	1.49	14.66	3.98	10.80	13.16	15.53	48	-	-	1.20	2.33
Providence Bank	No	Alpharetta	90,763	48	0.21	1.34	4.16	12.40	17.40	24.75	-	-	-	1.30	7.60
F & M Bank and Trust Company	No	Manchester	65,540	7	0.04	0.84	4.74	5.19	7.92	12.48	-	3	-	1.17	3.26
Talbot State Bank	Yes	Woodland	59,771	(20)	(0.13)	(1.32)	3.79	9.79	25.70	52.21	-	2	-	1.53	1.45
First Bank of Pike	No	Molena	51,059	30	0.24	2.83	5.28	8.73	16.58	38.82	22	2	14	1.25	0.87
<b>Atlanta Metro - Total/Average</b>			<b>21,397,785</b>	<b>69,952</b>	<b>1.09</b>	<b>10.35</b>	<b>4.10</b>	<b>10.64</b>	<b>16.65</b>	<b>24.74</b>	<b>3,022</b>	<b>2,188</b>	<b>3,003</b>	<b>1.01</b>	<b>0.96</b>
<b>Central</b>															
<b>Macon, GA (Metro)</b>															
Persons Banking Company	Yes	Forsyth	316,478	28	0.04	0.56	4.37	6.81	11.24	20.31	-	22	146	0.95	2.76
American Pride Bank	Yes	Macon	189,567	802	1.70	11.67	4.24	14.82	18.76	23.70	-	-	1	1.48	0.00
<b>Total/Average</b>			<b>506,045</b>	<b>830</b>	<b>0.87</b>	<b>6.12</b>	<b>4.31</b>	<b>10.82</b>	<b>15.00</b>	<b>22.01</b>	<b>-</b>	<b>22</b>	<b>147</b>	<b>1.17</b>	<b>1.72</b>

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<b>Other</b>															
Queensborough National Bank & Trust Company	No	Louisville	1,157,057	3,608	1.23	12.98	4.14	9.60	14.69	18.55	-	122	412	1.57	2.54
BankSouth	Yes	Greensboro	636,316	2,460	1.58	16.48	4.26	9.79	13.71	11.02	20	21	24	1.31	0.36
Century Bank and Trust	No	Milledgeville	260,514	888	1.37	14.18	4.00	10.46	15.49	24.00	-	8	12	1.10	0.43
Exchange Bank	No	Milledgeville	251,183	726	1.17	8.80	4.21	13.69	21.28	27.03	-	9	-	1.73	0.60
Citizens Bank of The South	No	Sandersville	243,326	597	0.99	8.62	4.76	11.71	17.52	11.65	135	21	102	1.25	0.61
Citizens Bank of Swainsboro	No	Swainsboro	210,188	620	1.20	11.66	4.62	10.46	15.89	16.70	120	18	84	2.60	0.20
Geo. D. Warthen Bank	No	Sandersville	189,038	291	0.64	7.34	4.67	8.92	14.17	24.65	90	4	33	0.87	1.84
Farmers & Merchants Bank	No	Eatonton	183,294	59	0.13	1.01	3.87	13.58	23.25	27.65	-	1	-	2.19	3.96
First State Bank	No	Wrens	153,309	491	1.32	16.34	5.12	8.38	12.82	20.81	60	1	12	1.10	0.62
Peoples Bank	Yes	Eatonton	122,635	223	0.74	12.20	4.48	6.64	10.99	18.07	83	13	5	1.36	2.72
Farmers Bank	No	Greensboro	103,861	295	1.11	8.60	3.41	13.75	25.50	10.50	-	1	2	1.62	0.60
Bank of Hancock County	No	Sparta	75,753	115	0.62	3.04	4.01	20.85	41.72	44.56	-	-	3	4.03	0.17
Wilkinson County Bank	No	Irwinton	48,995	143	1.18	7.58	4.35	16.31	34.67	25.70	-	-	38	1.98	0.08
<b>Total/Average</b>			<b>3,635,469</b>	<b>10,516</b>	<b>1.02</b>	<b>9.91</b>	<b>4.30</b>	<b>11.86</b>	<b>20.13</b>	<b>21.61</b>	<b>508</b>	<b>219</b>	<b>727</b>	<b>1.53</b>	<b>1.43</b>
<b>Central - Total/Average</b>			<b>4,141,514</b>	<b>11,346</b>	<b>0.95</b>	<b>8.01</b>	<b>4.30</b>	<b>11.34</b>	<b>17.57</b>	<b>21.81</b>	<b>508</b>	<b>241</b>	<b>874</b>	<b>1.48</b>	<b>1.47</b>
<b>Southwest (Excludes Synovus)</b>															
<b>Albany, GA (Metro)</b>															
Flint Community Bank	Yes	Albany	228,310	649	1.15	13.30	3.75	8.65	11.81	12.87	120	-	89	0.84	1.97
AB&T	No	Albany	191,719	470	0.97	10.13	3.71	8.41	11.61	17.33	-	2	59	1.18	0.04
Bank of Terrell	Yes	Dawson	171,658	584	1.39	14.24	4.09	9.84	15.06	17.01	60	3	115	1.04	1.05
Bank of Dawson	Yes	Dawson	122,473	584	1.94	10.72	4.67	18.65	20.98	22.80	75	1	13	1.40	1.65
<b>Total/Average</b>			<b>714,160</b>	<b>2,287</b>	<b>1.36</b>	<b>12.10</b>	<b>4.06</b>	<b>11.39</b>	<b>14.87</b>	<b>17.50</b>	<b>255</b>	<b>6</b>	<b>276</b>	<b>1.06</b>	<b>1.17</b>
<b>Columbus, GA-AL (Metro)</b>															
First Peoples Bank	No	Pine Mountain	156,854	409	1.06	10.18	4.65	10.54	18.07	14.87	83	2	3	1.26	0.36
<b>Total/Average</b>			<b>156,854</b>	<b>409</b>	<b>1.06</b>	<b>10.18</b>	<b>4.65</b>	<b>10.54</b>	<b>18.07</b>	<b>14.87</b>	<b>83</b>	<b>2</b>	<b>3</b>	<b>1.26</b>	<b>0.36</b>
<b>Valdosta, GA (Metro)</b>															
Farmers & Merchants Bank	No	Lakeland	492,372	380	0.31	5.00	3.85	5.98	9.39	13.12	450	53	548	1.51	6.82
Guardian Bank	Yes	Valdosta	422,120	1,396	1.36	14.29	3.62	10.33	17.57	22.54	145	5	13	1.89	0.65
Commercial Banking Company	No	Valdosta	231,221	647	1.13	7.53	4.43	15.30	24.32	22.14	40	15	2	1.74	0.51
First Federal Savings and Loan Association of Valdosta	No	Valdosta	184,425	247	0.54	3.43	4.41	15.77	26.04	7.83	18	2	86	0.31	1.27
Citizens Community Bank	Yes	Hahira	138,334	436	1.27	10.83	4.34	12.46	21.03	37.06	-	38	61	1.53	0.99
Citizens National Bank of Quitman	No	Quitman	101,626	265	1.04	8.11	3.92	13.09	20.19	25.13	37	11	9	1.76	0.77
Barwick Banking Company	No	Barwick	13,031	2	0.06	0.84	2.17	7.27	81.54	92.36	-	-	-	4.08	0.00
<b>Total/Average</b>			<b>1,583,129</b>	<b>3,373</b>	<b>0.82</b>	<b>7.15</b>	<b>3.82</b>	<b>11.46</b>	<b>28.58</b>	<b>31.45</b>	<b>690</b>	<b>124</b>	<b>719</b>	<b>1.49</b>	<b>2.65</b>

Institution	Sub S	City	Total Assets \$	YTD Net Income \$	ROAA (%)	ROAE (%)	NIM (%)	Leverage Ratio (%)	Total RBC (%)	Liquidity (%)	YTD Provision \$	YTD Recoveries \$	YTD C/O's \$	ALLL/ Loans (%)	NPA's/ Assets (%)
<b>Other</b>															
Ameris Bank	No	Moultrie	11,569,668	44,871	1.58	11.06	4.00	10.69	13.45	16.33	3,500	1,718	5,378	0.34	0.66
Colony Bank	No	Fitzgerald	1,277,057	3,276	1.04	10.98	3.53	9.97	15.78	25.29	131	125	944	0.85	0.72
Thomasville National Bank	No	Thomasville	956,186	4,564	1.98	21.80	3.63	8.93	12.88	17.56	200	7	21	2.16	0.40
PeoplesSouth Bank	No	Colquitt	835,812	2,763	1.35	16.32	3.96	8.80	14.84	33.09	-	40	84	1.47	0.81
Southwest Georgia Bank	No	Moultrie	549,571	1,262	0.93	11.93	3.75	8.24	12.58	17.42	116	7	185	0.89	0.19
SouthCrest Bank, N.A.	No	Atlanta	540,985	1,186	0.87	9.02	3.79	9.52	14.20	17.34	-	48	122	0.94	1.02
First State Bank of Blakely	No	Blakely	476,233	1,770	1.46	9.79	4.47	15.05	21.45	14.28	225	25	42	1.44	1.40
South Georgia Banking Company	No	Tifton	458,622	1,450	1.27	9.25	3.94	11.87	20.43	41.92	75	20	61	1.66	0.41
Planters First Bank	Yes	Hawkinsville	326,998	720	0.88	9.42	4.34	9.68	13.50	16.76	90	118	69	1.20	1.43
Citizens Bank of Americus	No	Americus	324,859	1,131	1.38	15.31	3.69	9.19	17.21	30.78	45	11	16	2.03	0.24
TC Federal Bank	No	Thomasville	299,927	134	0.18	1.39	3.40	12.90	18.09	16.59	-	47	3	1.35	0.54
SunMark Community Bank	Yes	Hawkinsville	275,564	855	1.25	11.70	4.44	10.94	17.44	24.71	32	118	116	2.06	1.34
Citizens Bank	Yes	Nashville	250,935	480	0.76	5.57	3.68	13.58	24.02	20.38	-	12	33	1.57	1.16
United National Bank	No	Cairo	217,457	788	1.45	10.35	4.76	14.17	19.17	7.98	120	35	27	2.27	1.88
First Port City Bank	No	Bainbridge	216,658	654	1.25	13.78	3.91	9.26	14.11	25.48	20	-	-	1.48	0.09
State Bank of Cochran	Yes	Cochran	214,219	1,175	2.19	13.53	4.59	15.25	27.92	35.03	45	154	46	4.54	2.41
First National Bank of Coffee County	Yes	Douglas	209,908	594	1.19	13.31	5.07	8.97	14.93	32.21	70	464	35	1.11	0.65
Calumet Bank	No	LaGrange	207,273	585	1.12	11.70	3.80	9.86	14.07	34.37	66	-	172	1.11	0.37
Douglas National Bank	Yes	Douglas	186,616	1,205	2.65	21.67	4.95	12.06	15.79	15.77	-	9	19	1.14	0.27
First National Bank of Decatur County	No	Bainbridge	179,919	393	0.86	10.04	3.56	8.70	14.16	28.45	16	6	3	1.64	0.50
Rabun County Bank	No	Clayton	174,144	610	1.41	10.45	4.44	12.98	21.00	27.57	-	544	-	2.60	0.95
Bank of Alapaha	No	Alapaha	168,985	342	0.84	7.53	3.74	11.24	16.41	17.59	165	16	97	1.56	0.72
Bank of Eastman	Yes	Eastman	166,648	364	0.86	8.32	4.61	10.45	16.34	17.02	-	15	18	1.28	7.22
Community Banking Company of Fitzgerald	No	Fitzgerald	165,312	550	1.36	10.84	4.24	11.86	17.32	20.23	105	4	35	2.06	0.50
Citizens Bank & Trust Company	Yes	Eastman	148,496	371	1.04	9.85	4.71	10.50	16.93	26.88	60	33	7	1.23	1.43
Bank of Early	Yes	Blakely	142,140	211	0.60	6.20	4.41	10.29	16.09	28.99	60	56	37	1.65	0.87
South Coast Bank & Trust	Yes	Brunswick	131,607	313	0.96	9.36	3.99	10.62	14.66	18.82	60	-	6	1.71	0.00
West Central Georgia Bank	No	Thomaston	130,583	414	1.28	5.33	3.59	24.76	56.13	59.99	3	5	-	2.87	0.05
Wilcox County State Bank	No	Abbeville	109,831	348	1.31	12.35	4.67	10.93	16.61	14.17	24	3	56	1.58	0.76
Bank of Camilla	No	Camilla	106,180	195	0.73	4.89	4.03	15.26	21.89	39.29	-	5	-	1.80	1.34
Planters and Citizens Bank	No	Camilla	104,733	232	0.86	8.20	3.57	10.88	21.09	61.19	24	3	1	1.61	0.02
Family Bank	No	Pelham	103,230	209	0.88	7.31	4.97	12.32	20.09	16.48	11	5	22	0.98	0.97
Commercial State Bank	Yes	Donalsonville	94,751	322	1.29	8.10	3.98	15.22	27.55	29.80	30	1	2	1.98	1.42
Citizens Bank of Cochran	No	Cochran	91,351	121	0.54	4.87	4.57	11.54	16.10	10.53	6	12	11	0.79	0.77
Peoples Bank of Georgia	No	Talbotton	83,160	169	0.80	7.84	5.38	10.40	16.51	9.54	70	5	127	0.72	1.00
First State Bank of Randolph County	Yes	Cuthbert	81,421	98	0.49	6.13	3.16	9.40	17.46	49.47	30	-	3	1.43	2.92
Community Bank & Trust - West Georgia	No	LaGrange	81,059	(104)	(0.50)	(14.55)	4.90	3.78	7.19	25.73	30	3	-	1.12	6.58
Peoples Bank	Yes	Willacoochee	76,571	250	1.31	10.59	3.73	13.40	22.68	24.25	-	-	3	0.53	0.33
Citizens State Bank of Taylor County	Yes	Reynolds	64,055	149	0.95	9.60	4.33	10.10	21.04	34.24	-	3	-	1.33	0.71
Bank of Edison	Yes	Edison	49,136	92	0.75	8.75	3.71	9.21	20.93	39.99	9	3	15	1.39	0.52
Trust Bank	Yes	Lenox	39,954	129	1.30	12.82	6.15	10.30	17.56	30.38	-	-	30	1.42	3.13
Rochelle State Bank	No	Rochelle	27,474	33	0.48	2.71	3.47	18.24	41.43	56.70	3	1	-	1.49	0.00
<b>Total/Average</b>			<b>21,915,288</b>	<b>75,274</b>	<b>1.08</b>	<b>9.41</b>	<b>4.18</b>	<b>11.46</b>	<b>19.02</b>	<b>26.92</b>	<b>5,441</b>	<b>3,681</b>	<b>7,846</b>	<b>0.86</b>	<b>0.79</b>
<b>Southwest - Total/Average</b>			<b>24,369,431</b>	<b>81,343</b>	<b>1.08</b>	<b>9.71</b>	<b>4.18</b>	<b>11.21</b>	<b>20.14</b>	<b>22.69</b>	<b>6,469</b>	<b>3,813</b>	<b>8,844</b>	<b>0.91</b>	<b>0.92</b>

Institution	Sub S	City	Total Assets \$	YTD Net Income \$	ROAA (%)	ROAE (%)	NIM (%)	Leverage Ratio (%)	Total RBC (%)	Liquidity (%)	YTD Provision \$	YTD Recoveries \$	YTD C/O's \$	ALLL/ Loans (%)	NPAs/ Assets (%)
<b>Southeast</b>															
<b>Augusta-Richmond County, GA-SC (Metro)</b>															
First National Bank of Waynesboro	No	Waynesboro	138,048	591	1.69	10.05	4.63	17.07	31.28	28.38	70	8	25	1.28	0.30
Southern Bank	No	Sardis	80,927	102	0.51	4.30	4.35	11.88	21.76	25.22	75	-	35	1.19	3.77
<b>Total/Average</b>			218,975	693	1.10	7.18	4.49	14.48	26.52	26.80	145	8	60	1.25	1.58
<b>Brunswick, GA (Metro)</b>															
Southeastern Bank	No	Darien	426,811	1,568	1.48	11.93	4.18	12.63	22.30	35.23	-	586	31	2.03	0.76
<b>Total/Average</b>			426,811	1,568	1.48	11.93	4.18	12.63	22.30	35.23	-	586	31	2.03	0.76
<b>Savannah, GA (Metro)</b>															
First Chatham Bank	No	Savannah	359,914	1,190	1.33	13.21	4.58	8.97	12.75	19.68	-	19	23	1.15	5.91
First Bank of Coastal Georgia	No	Pembroke	117,116	151	0.51	3.88	2.73	14.50	35.75	29.11	-	-	-	2.57	0.46
Carver State Bank	No	Savannah	42,699	104	1.01	9.81	5.49	10.46	17.86	33.10	65	1	3	1.67	4.00
<b>Total/Average</b>			519,729	1,445	0.95	8.97	4.27	11.31	22.12	27.30	65	20	26	1.37	4.53

Institution	Sub S	City	Total Assets \$	YTD Net Income \$	ROAA (%)	ROAE (%)	NIM (%)	Leverage Ratio (%)	Total RBC (%)	Liquidity (%)	YTD Provision \$	YTD Recoveries \$	YTD C/O's \$	ALLL/Loans (%)	NPAs/Assets (%)
<b>Other</b>															
Morris Bank	No	Dublin	762,304	4,637	2.44	22.74	4.39	10.62	13.74	19.98	375	28	188	1.62	1.27
PrimeSouth Bank	No	Waycross	630,492	2,107	1.40	11.97	4.63	10.85	15.23	13.97	240	57	16	1.58	0.78
FNB South	No	Alma	382,698	2,332	2.48	15.69	5.23	16.13	24.19	20.98	-	1,853	1,321	3.12	0.74
Pineland Bank	No	Alma	285,175	570	0.83	7.49	5.10	11.20	15.63	23.62	90	-	34	1.49	0.80
Glennville Bank	No	Glennville	247,040	841	1.42	11.80	4.54	12.21	18.53	21.78	30	45	7	2.01	1.17
Bank of Dudley	No	Dublin	226,905	628	1.12	9.38	4.72	12.33	19.16	17.23	81	9	82	1.53	0.80
Vidalia Federal Savings Bank	No	Vidalia	207,345	152	0.29	1.90	2.43	15.43	52.87	78.44	2	-	2	1.08	1.07
Farmers & Merchants Bank	No	Statesboro	191,451	395	0.83	7.92	3.87	9.73	16.71	38.61	-	30	2	1.05	0.88
Durden Banking Company, Incorporated	Yes	Twin City	180,201	1,033	2.37	15.41	4.92	15.68	27.21	25.66	45	25	33	2.37	0.52
Altamaha Bank and Trust Company	Yes	Vidalia	163,932	464	1.14	9.81	4.61	12.14	19.03	25.93	75	2	234	1.32	2.10
Waycross Bank & Trust	Yes	Waycross	163,117	652	1.65	15.46	3.44	11.76	21.50	41.29	-	-	2	2.42	0.48
South Georgia Bank	Yes	Glennville	162,932	932	2.36	19.74	4.91	12.37	20.90	27.01	-	341	18	2.56	0.42
Mount Vernon Bank	Yes	Mount Vernon	134,890	458	1.36	13.02	3.93	11.18	18.30	32.31	6	-	-	1.14	2.37
Bank of Hazlehurst	Yes	Hazlehurst	134,651	121	0.36	2.97	4.00	10.85	23.29	41.66	392	108	608	3.30	6.55
Bank of Newington	No	Newington	130,190	415	1.28	14.23	5.17	9.12	12.43	10.26	150	1	8	1.72	0.87
Farmers State Bank	Yes	Dublin	125,653	396	1.27	8.92	4.35	14.94	20.77	27.15	45	-	20	2.85	0.05
Claxton Bank	Yes	Claxton	123,145	397	1.30	12.96	4.89	10.32	15.65	21.78	60	2	-	1.84	2.43
First Southern Bank	No	Patterson	123,099	(120)	(0.42)	(4.15)	4.58	16.73	25.04	25.75	184	7	30	1.82	2.63
Farmers and Merchants Bank	No	Sylvania	118,527	315	1.16	7.54	3.73	16.25	38.43	48.58	60	5	4	1.68	0.90
Merchants & Citizens Bank	No	McRae	110,135	230	0.84	5.29	3.32	14.40	33.74	40.68	20	4	14	2.73	0.15
Community Bank of Georgia	No	Baxley	99,993	327	1.41	11.41	5.20	12.60	14.40	12.99	70	15	-	1.63	1.83
Peoples Bank	No	Lyons	97,986	307	1.30	13.84	4.98	9.58	14.35	13.96	30	2	35	1.50	0.68
Wheeler County State Bank	Yes	Alamo	93,282	275	1.22	7.03	4.47	17.52	27.36	28.10	10	62	37	1.67	0.56
Bank of Soperton	Yes	Soperton	85,719	335	1.64	17.96	5.43	9.02	13.16	18.17	78	4	4	1.48	0.35
Four County Bank	Yes	Allentown	71,526	308	1.74	12.58	4.35	13.68	21.38	26.83	30	18	8	2.18	0.82
Bank of Wrightsville	Yes	Wrightsville	57,576	151	1.06	12.66	4.05	9.60	15.24	28.28	15	4	1	0.99	0.43
Security State Bank	Yes	McRae	47,588	207	1.81	12.34	4.71	14.95	29.25	55.50	7	3	2	2.32	0.01
Bank of Lumber City	No	Lumber City	24,460	58	0.95	6.40	5.17	15.24	24.66	44.53	-	1	1	0.92	0.25
<b>Total/Average</b>			<b>5,182,012</b>	<b>18,923</b>	<b>1.31</b>	<b>10.87</b>	<b>4.47</b>	<b>12.73</b>	<b>21.86</b>	<b>29.68</b>	<b>2,095</b>	<b>2,626</b>	<b>2,711</b>	<b>1.85</b>	<b>1.14</b>
<b>Southeast - Total/Average</b>			<b>6,347,527</b>	<b>22,629</b>	<b>1.21</b>	<b>9.73</b>	<b>4.35</b>	<b>12.79</b>	<b>23.20</b>	<b>29.75</b>	<b>2,305</b>	<b>3,240</b>	<b>2,828</b>	<b>1.80</b>	<b>1.41</b>